

RIVER VALLEY BANCORPORATION, INC.

	CPP Disbursement Date 06/12/2009	RSSD (Holding Company) 1209426	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$996	\$1,007	1.1%		
Loans	\$771	\$771	0.0%		
Construction & development	\$63	\$46	-26.5%		
Closed-end 1-4 family residential	\$165	\$156	-5.5%		
Home equity	\$40	\$37	-6.1%		
Credit card	\$0	\$0			
Other consumer	\$2	\$2	2.4%		
Commercial & Industrial	\$129	\$133	2.7%		
Commercial real estate	\$344	\$359	4.1%		
Unused commitments	\$139	\$151	8.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$44	\$57	28.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$67	\$71	7.2%		
Cash & balances due	\$27	\$22	-16.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$9	\$22	147.3%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$7	\$22	202.6%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$886	\$901	1.7%		
Deposits	\$845	\$874	3.5%		
Total other borrowings	\$35	\$20	-42.9%		
FHLB advances	\$30	\$15	-50.0%		
Equity					
Equity capital at quarter end	\$110	\$106	-4.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.4%	9.2%	--		
Tier 1 risk based capital ratio	11.6%	11.6%	--		
Total risk based capital ratio	12.9%	12.9%	--		
Return on equity ¹	6.4%	6.0%	--		
Return on assets ¹	0.7%	0.6%	--		
Net interest margin ¹	4.4%	4.2%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	137.8%	141.7%	--		
Loss provision to net charge-offs (qtr)	73.8%	54.4%	--		
Net charge-offs to average loans and leases ¹	1.9%	1.8%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	3.0%	0.2%	0.4%	2.0%	--
Closed-end 1-4 family residential	1.2%	1.3%	1.2%	0.3%	--
Home equity	1.3%	0.3%	0.7%	0.4%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.7%	0.0%	3.3%	1.1%	--
Commercial & Industrial	0.0%	2.7%	0.2%	0.2%	--
Commercial real estate	0.8%	0.2%	0.4%	0.6%	--
Total loans	1.0%	0.9%	0.6%	0.6%	